

Certificate Number: 15317-PAE-DE-032796522

Bankruptcy Case Number: 19-11780



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 9, 2019, at 2:55 o'clock PM PDT, Kevin J Merkel completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 9, 2019 By: /s/Eunice Francia

Name: Eunice Francia

Title: Counselor